



## **Prudential Assurance Uganda Limited**

**Real Pay Visa and Master (Card) Payment solution**

# Real Pay Comes With Multiple Benefits:



**Real time set up**



**Auto deduct enable**



**Zero Charges:** Successful or Failed



**No manual interventions;**

No signatures, No IDs, No bank Details



**Inclusive of all Banks;**

With Visa and Mastercard



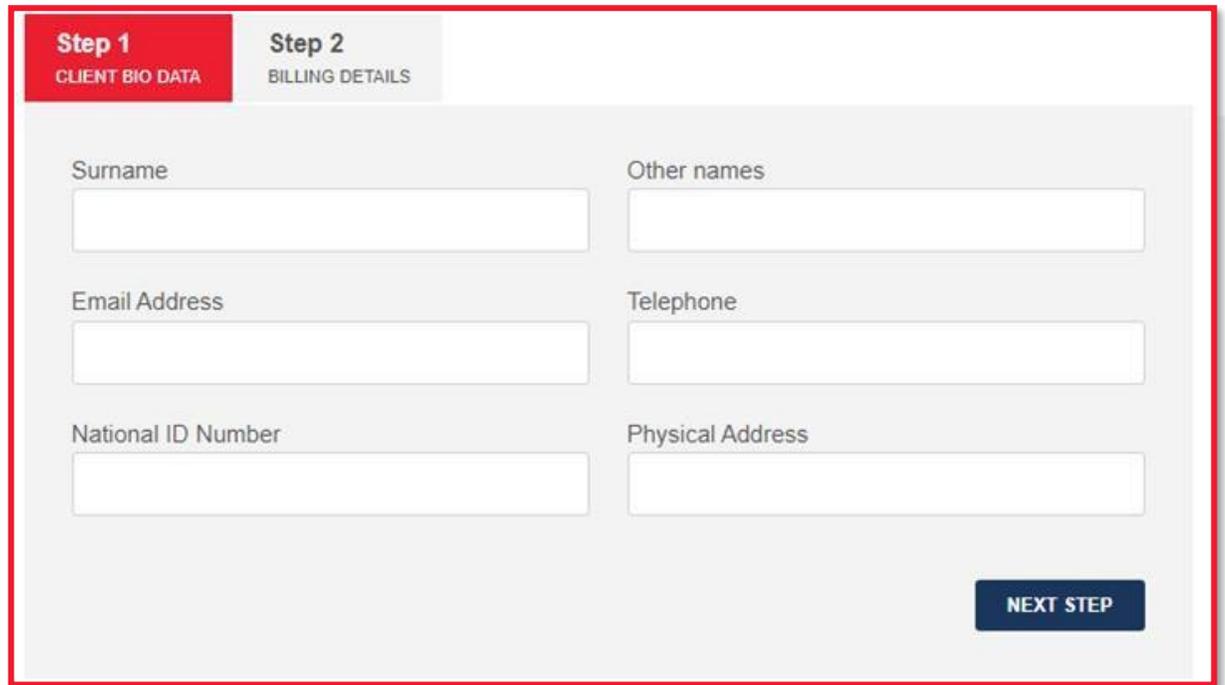
## Premium payments just got a high-tech makeover!

Pay with your Visa or Mastercard and say goodbye to old-premium payments hassles.

# USER GUIDE

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1. Click link <https://workspace.prudential.ug/real-pay/>
  1. Fill in the required fields
  2. Client should fill in their policy number
  3. Only one policy number per set up
  4. Allows for auto deduction of all frequencies
- 



**Step 1**  
CLIENT BIO DATA

**Step 2**  
BILLING DETAILS

Surname

Other names

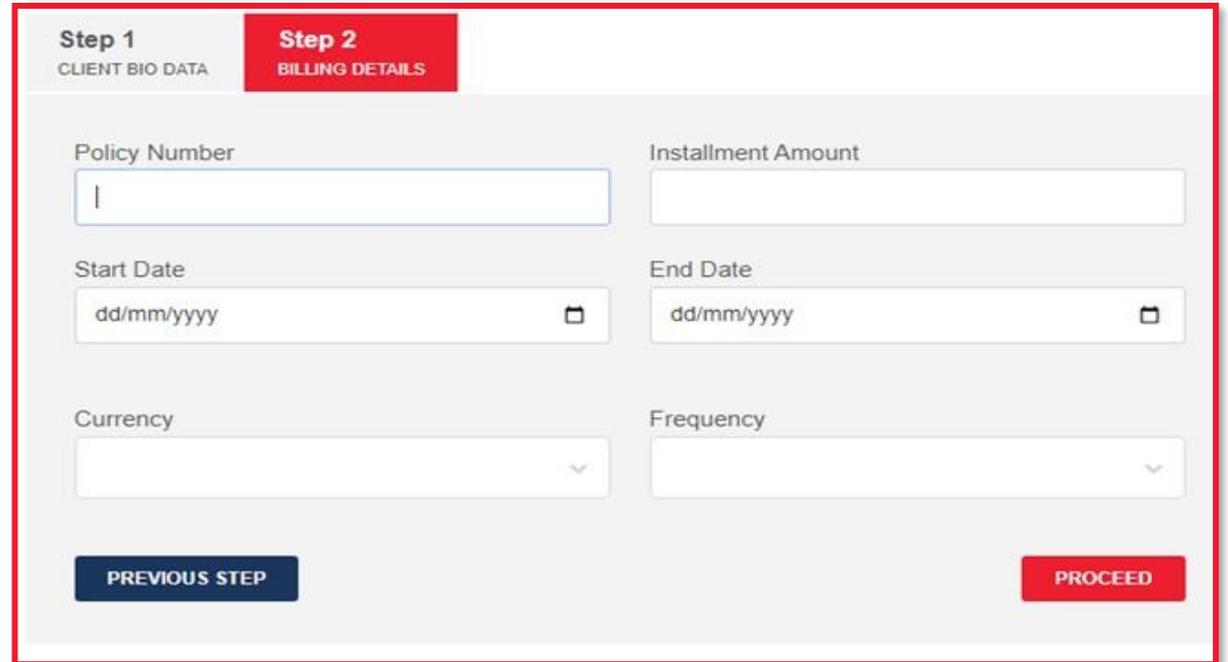
Email Address

Telephone

National ID Number

Physical Address

**NEXT STEP**



**Step 1**  
CLIENT BIO DATA

**Step 2**  
BILLING DETAILS

Policy Number

Installment Amount

Start Date

End Date

Currency

Frequency

**PREVIOUS STEP** **PROCEED**



# USER GUIDE.....

5. You will be redirected to your bank to fill in card details. See Image 2.

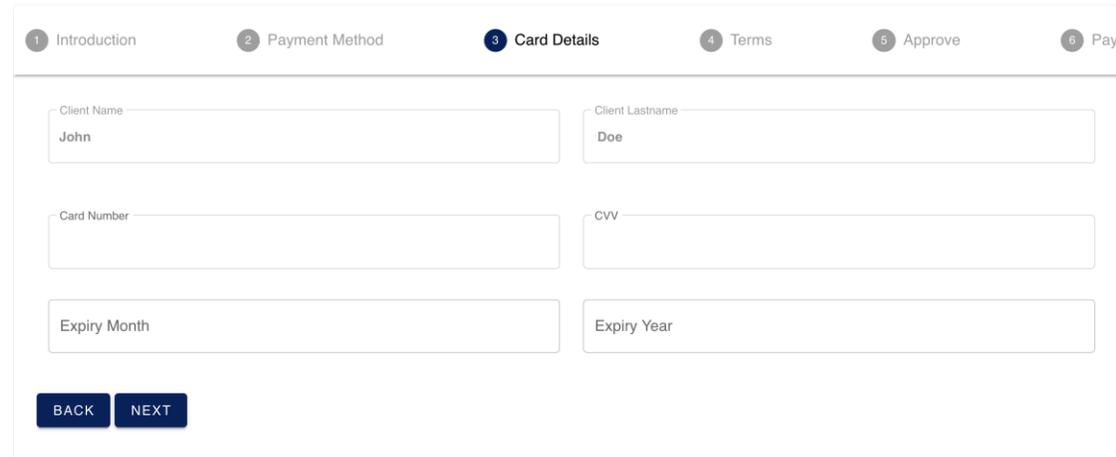
NB: Do not share your bank details with anyone

6. There is a refundable set up fee that shall be deducted off your account and returned. See image 2

7. Your bank shall send you an OTP to complete the set up. See image 2.

8. Its easy, fast and reliable.

Image 1: Showing card details screen

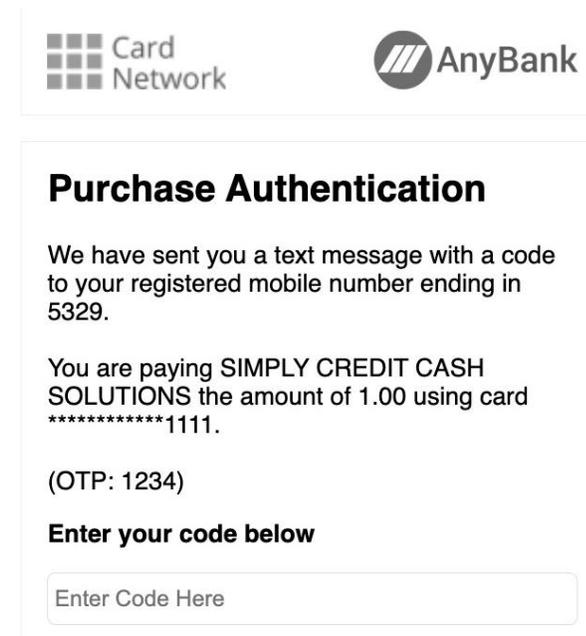


The screenshot shows a payment flow with six steps: 1 Introduction, 2 Payment Method, 3 Card Details (active), 4 Terms, 5 Approve, and 6 Pay. The Card Details screen contains the following fields:

- Client Name: John
- Client Lastname: Doe
- Card Number: (empty)
- CVV: (empty)
- Expiry Month: (empty)
- Expiry Year: (empty)

At the bottom, there are two buttons: BACK and NEXT.

Image 2: Showing setup fee and OTP code



The screenshot shows the Purchase Authentication screen with the following content:

- Logos for Card Network and AnyBank.
- Purchase Authentication**
- Text: "We have sent you a text message with a code to your registered mobile number ending in 5329."
- Text: "You are paying SIMPLY CREDIT CASH SOLUTIONS the amount of 1.00 using card \*\*\*\*\*1111."
- Text: "(OTP: 1234)"
- Text: "Enter your code below"
- Input field: "Enter Code Here"

# FAQ's and Trouble Shooting

**Question:** My client has filled in all the fields for his card but gotten an error message *"Card not authorized for online transactions"*

**Answer:** Most cards are authorized for online transactions as a default, however older cards or those from some banks are by default not enabled for online transactions. The client should follow the below troubleshooting guidelines on which cards are activated for online transactions and what to do in case there are issues with the card not being enabled for online transacting.

Bank	Card issuance status (default)	Contact details	How to activate the card for online transactions?	Hyperlinks/ Documents
<b>ABSA</b>	Authorized at Issuance	0800222333	Call the toll-free line	
<b>DFCU</b>	Authorized at Issuance	0800222000	Call the toll-free line	
<b>Centenary Bank</b>	Authorized at Issuance	Call: 0800200555 OR Email: card_centre@centenary.co.ug	Download the CVV Key app and follow the instructions.	<a href="https://www.youtube.com/watch?v=Akz5xqmbk58">https://www.youtube.com/watch?v=Akz5xqmbk58</a> (YouTube how-to video) <a href="https://apps.apple.com/au/app/cvvkey/id1480549676">https://apps.apple.com/au/app/cvvkey/id1480549676</a> CVV App from Apple Store <a href="https://play.google.com/store/apps/details?id=com.cvvkey.keyno&amp;hl=en&amp;gl=US">https://play.google.com/store/apps/details?id=com.cvvkey.keyno&amp;hl=en&amp;gl=US</a> CVV App from Google Play Store
<b>Stanbic Bank</b>	Authorized at Issuance	0800250250	Via online banking, visiting a branch or calling the toll-free number	
<b>I&amp;M</b>	Authorized at Issuance	0800144551	Call the toll-free line	
<b>Housing Finance</b>	Authorized at Issuance	0800211082	Call the toll-free line	
<b>Equity</b>	Authorized at Issuance up to UGX 500,000	0312327000	Call the toll-free line	
<b>Standard Chartered Bank</b>	Authorized at Issuance	0313294410	Call the toll-free line	
<b>Eco Bank</b>	Authorized at Issuance	03123544100	Call the toll-free line	
<b>DTB</b>	Authorized at Issuance	N/a - branch visit required	Visit your nearest branch to	
<b>Bank of Africa</b>	Not authorized at Issuance	0800100140	Visit your nearest branch with a completed authorization form	Complete <i>"BOA - Request for Visa online Services"</i> when visiting your nearest branch
<b>KCB</b>	Not authorized at Issuance	0200508220	Visit your nearest branch with a completed authorization form	Complete <i>"KCB - Enable/Open my card for online transactions"</i> when visiting your nearest branch

**Question:** Why is error code 204 "Insufficient funds in the account. (Failed tokenization)" being displayed?

**Answer:** The client does not have sufficient funds in their account to complete the tokenization which involves money being deducted and then reimbursed. It is suggested that at least UGX 25,000 is in the client's account in order to enable tokenization.

**Question:** Do I have to set up this deduction every month?

**Answer:** No, once set up the deduction has been setup it will run automatically depending on the frequency that is selected.

**Question:** Can I set up my card for automatic insurance deductions if it has expired?

**Answer:** No, always check out the expiry date on your Visa or Mastercard and contact your bank to get a new card.

**Question:** What are the charges for setting up my Visa/ Mastercard for deductions?

**Answer:** There are no charges for both successful and failed transactions. The initial UGX 300 test transaction is refundable.

**Question:** Am I able to pay my insurance premiums in US dollars?

**Answer:** Yes, simply select the US dollar option in the drop-down menu when choosing your currency.

**Question:** Can my client who is located abroad setup their automatic deductions?

**Answer:** Yes, they can, a client can set this payment, using their VISA or Mastercard from anywhere across the world and payments shall be deducted seamlessly. Please note however that some banks only provide OTP verifications via your mobile phone (as opposed to email OTPs). In these cases, their sim card must be inserted into the phone and they must have a network connection. Please note there are known issues with some carriers not sending OTPs to Sim cards that are overseas.

**Question:** Can more than one policy be set up at once?

**Answer:** No, the client can only set up each policy separately. That is, you must enter the policies one by one using the above setup steps.

**Question:** Am I allowed to save the OTP on my device after I have set it up?

**Answer:** The OTP is randomly generated and therefore unique for each contract so there is no reason to save it for later.

**Question:** Can we set up new policies on Real pay?

**Answer:** Yes, you can. Make sure a policy number has been created for the client.

**Question:** Why does the purchase authorization screen say I am paying Prudential UGX 300 that does not match my premiums?

**Answer:** This is the refundable setup fee that is deducted and returned to your account.



# THANK YOU

**Let's face life together. Tuli Naawe!**

Prudential Uganda is regulated by the Insurance Regulatory Authority of Uganda